

# The Hi-Lites



# The official publication of Milwaukee, WI Area Local APWU, AFL-CIO

(Proud Postal Press Association National Awards Winner)

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**NOVEMBER 2023** 

Volume 45 Issue 7

# APWU RETIREMENT CLASSES

The Milwaukee Area Local has tentatively scheduled retirement classes for Wednesday, December 6th, 2023 (7-9p) and Saturday, December 9th, 2023 (10anoon) at the APWU Union Hall, 417 North 3rd Street, Milwaukee, WI, 53203

Greg Johnson and Brandon Littleton from Union Financial Inc. will be covering FERS, CSRS, TSP and managing your money after retirement.

### Questions are welcome.

Any current APWU or NPMHU member and their spouse/partner are invited. If interested in attending, you should contact APWU at 414 273 7838. Deaf/Hard of Hearing members who wish to attend should let the Union know two (2) weeks in advance of the class to schedule an interpreter.

These retirement classes have been held for many years and have helped many of our members transition into retirement and financial security. If you are looking forward to retirement, we are looking forward to you joining us.

### Milwaukee Wisconsin Area Local

Big Bend Brookfield Burlington Butler Cedarburg Cudahy Darien Delafield Delavan **East Troy** Elkhorn Elm Grove Franklin Fredonia Germantown Grafton Greendale **Hales Corners** Hartford Hartland Jackson Kewaskum Lomira Milwaukee Menomonee Falls Mequon-Thiensville Muskego Mukwonago New Berlin Oak Creek Oconomowoc **Oakfield** Okauchee Pewaukee Plymouth Port Washington Salem Slinger S. Milwaukee Sussex Wales Walworth Waterford Watertown Waukesha



Glenn Griggs President

### REPRINT FROM OUR PREVIOUS LBA MARK FERRARI

Congratulations to all newly converted career employees! As a career employee you now have more rights and benefits. Below are many of the benefits that are either now available to you for the first time or which are improved upon as a career employee. All thanks in large part to the union negotiated contract with the USPS.

HEALTH INSURANCE: The USPS will now pay more towards the premium of all plans thanks to the APWU contract. Additionally, please remember that Health Plan Open Season occurs once per year for an approximate one-month period near the end of the year and allows you to change your current plan to a different plan during this period.

(Certain personal situations that meet the criteria of a Qualifying Life Event [QLE] may allow you to change your plan during other times of the year. Marriage, divorce, birth of a child, etc. would meet the conditions of a QLE.)

You can contact Chris Czubakowksi as the local APWU Health Plan Representative to find out more.

### Benefits At A Glance

### "...NEWLY CONVERTED EMPLOYEES..."

LIFE INSURANCE: You can now enroll in a Federal Employee Group Life Insurance plan. If you have family members who depend on your income, you may want to make sure they are protected in case something happens to you. You have a limited amount of time to enroll in this so please review all information the USPS sends you as soon as possible.

JOB BIDDING: As a career employee you can bid on vacant duty assignments that are posted. The rules vary somewhat depending on what craft you are in (Clerk, Maintenance, MVS) so contact your steward to find out more information on how to bid and apply.

OVERTIME LIST: The Overtime Desired List allows you to sign up to work your off days and/or before tour and after tour. Check with your steward on how to sign up for overtime if you have any questions. Once you sign the list you will be automatically rolled over to the next quarter unless they indicate they want to get off the list or make changes.

HOLIDAYS: As a career employee you will get 11 paid Holidays. These are: New Year's Day, Martin Luther King Day, Washington's Birthday, Memorial Day, Juneteenth National Independence, Independence Day, Labor Day, Columbus Day, Veteran's Day, Thanksgiving Day, and Christmas

Day. Additionally, in conjunction with the holidays, you have a right to volunteer to work the day designated as your holiday and/or any of the other 2 days considered part of the "Holiday Call". Contact a steward for further information on how to go about this.

**CONTRACTUAL PAY:** You will get annual pay increases and Cost of Living pay increases where applicable added to your hourly and yearly rates of pay.

**STEP INCREASES:** In addition to your contractual raises and Cost of Living Allowances guaranteed under the union contract with the USPS, newly converted career employees also get step increases depending on what pay level you are in as follows, Level 3 = 44 weeks; Level 4-7 = 36 weeks; Level 8-11 = 30 weeks.

**SUNDAY PREMIUM:** Full-time career employees receive an additional 25% of their hourly base pay during a scheduled tour that includes any part of Sunday. This cannot exceed 8 hours per day and does not apply when you are working overtime.

### **PENALTY OVERTIME PAY:**

Also known as "double time" pay, this applies under certain situations such as when working both off days in a service week or over 10 hours in a service day.

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<u>ANNUAL LEAVE</u>: Is accrued based on your number of years creditable federal service (military time included). Less than 3 years of service = 104 hours per year; at lease 3 years and less than 15 years of service = 160 hours per year; 15 years or more of service = 208 hours of annual leave per year. Keep in mind that these hours will be prorated for the remainder of the year but at the beginning of the new year you will get the total amount forwarded to you to be used for the duration of the year.

Also, as a career employee you will be asked to choose annual leave for the next year as part of the "initial annual leave" selections. This is usually done in December and is based on your seniority in the selection or office you work in.

**SICK LEAVE:** Is accrued at no more than 4 hours per pay period based on number of paid hours in a pay period. Unlike annual leave, sick leave is NOT forwarded to you as you must earn it as you go.

**TRANSFERS**: As a career employee, you may request a transfer to another office anywhere around the country. The approval is based on certain criteria that must be met prior to the transfer being approved.

<u>HUMAN RESOURCES SHARED SERVICES</u>: You can call 1-877-477-3273 when you must report an absence, to bid or to check on other postal related benefit issues. You should already received a pin number sent to you to allow you access to the HRSSC phone system.

**FEDERAL EMPLOYEE RETIREMENT SYSTEM (FERS):** You qualify for a pension when you retire and are automatically enrolled in FERS. The amount is based on your years of service and your base pay. Previous military service and casual service prior to 1989 can be counted provided you take measures to buy back that time. HR Shared Services can be contacted for further info on military and casual buy back at 1-877-477-3273.

<u>THRIFT SAVINGS PLAN (TSP):</u> Is a retirement savings and investment plan that separate from the Federal Employees Retirement System plan. You may contribute money from your paycheck into the TSP with matching funds up to 5% of your base pay. There are several different funds you can invest in. See tsp.gov online for further information.

<u>LITEBLUE AND POSTAL EASE</u>: Make sure you are password registered to access these sites in order utilize many different employment options from viewing your pay information to bidding on jobs to applying for a transfer to TSP contributions. Remember, the password for these sites is different than the one used to contact HRSSC by phone. The web addresses are liteblue.usps.gov and ewss.usps.gov. \*These sites are best viewed using the Internet Explorer browser.

**APWU WEBSITE AND NEWS:** As an APWU member you can keep up on postal and union related news at the website apwu.org. Additionally, you should receive the APWU magazine every other month and the local Hi-Lites newsletter. Read this information to learn about your rights as postal employees and ask questions!

Some additional advice for ALL Members: Get involved in your union! Go to union meetings. Learn what your rights and benefits are by asking questions of your stewards and officers. Membership meetings are every other month, the schedule is posted a year in advance, the meetings are at the Union Hall, 417 N. 3<sup>rd</sup> Street (across the street from the main office downtown). Read the minutes that are posted on your APWU boards or that are mailed to your office for dates and times of meetings. Also, if you have good attendance and are willing to listen and learn, you should think about stepping up and becoming a union steward. It takes APWU members like this to continue standing up for those hard-fought rights benefits we all enjoy today.

REMEMBER: THE UNION IS ONLY AS GOOD AS A MEMBER MAKES IT!

Thanks for all you do and thank you for being a dedicated Union Member!



Chris Czubakowski Local Business Agent

The Milwaukee Area Local has tentatively scheduled retirement classes for Wednesday, December 6th, 2023 (7p-9p) and Saturday, December 9th, 2023 (10a-Noon) at the APWU Union Hall, 417 North 3rd Street, Milwaukee, WI., 53203. Greg Johnson and Brandon Littleton from Union Financial Inc. will be covering FERS, CSRS, TSP and managing your money after retirement. Questions are welcome.

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These retirement classes have been held for many years and have helped many of our members transition into retirement and financial security. If you are looking forward to retirement, we are looking forward to you joining us.

# PSE FEDVIP Signup Opportunity

The FEDVIP (Federal Employees Dental and Vision Insurance Pro-

# APWU Retirement Classes & Health Plan Open Season

gram) is now available to noncareer employees (PSEs) within 60 days of being hired, 60 days after experiencing a qualifying life event or during the annual open season. There are a lot of good and affordable dental and visions plans to shop from under FEDVIP. Need help signing up for any of these programs? Please contact Local Business Agent, Chris Czubakowski at 414-273-7838.

# Open Season and the APWU HEALTH PLAN

This year's Federal Benefits Open Season runs Monday, November 13 thru Monday, December 11, 2023. APWU Health Plan is a national preferred provider organization (PPO) that offers both a fee-forservice High Option plan and a Consumer Driven Option plan.

Both options are open to all employees and retirees, covered under the Federal Employees Health Benefits (FEHB) Program. APWU Health Plan has been serving America's postal and federal workers and retirees since 1960.

We offer two distinct plans:

### What's new for 2024 APWU High Option Plan

UnitedHealthcare replaces Cigna Healthcare as the provider network for the High Option plan

\*Members have access to 1.7+ million providers in the UnitedHealth-

care network

\*Coverage now includes artificial insemination, infertility medications and IVF-related drugs

\*Skilled nursing care has increased from 25 visits to 50 visits per calendar year

\*Access 16,000+ gyms and studios through One Pass Select

\*Get free virtual support for pregnancy, postpartum and returning to work after parental leave through Mayen

\*Save on hearing aids through UnitedHealthcare Hearing

\*Receive Medicare Part D coverage at no extra cost through Express Scripts

### Plan Highlights

\$25 copay for office visits, including specialists

\$10 copay for 24/7 Virtual Visits with Teladoc®

\$30 copay for all urgent care centers

\$10 copay for Tier 1 drugs

\$450 deductible for Self or \$800 for Self Plus One and Self and Family, in network

\$25 copay for a 30-day supply of certain insulin and non-insulin drugs to treat diabetes

Cancer Centers of Excellence paid at 95%

Routine dental coverage

Hearing aid benefit

Diabetes medications available through mail-order: \$0 copay for generic oral medication, formulary blood glucose test strips and lancets (used to reduce blood sugar)

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### 100% Coverage When you choose network doctors

- \*Preventive care and screenings
- \*100% coverage for in-network mammograms:
  - \* Age 35-39, one during this five-year period
  - \* From age 40 on, one every calendar year
- \*Maternity care and support
- \*Accidental injury outpatient services within 72 hours
- \*Lab tests (covered blood work performed at LabCorp and Quest Diagnostics)
- \*Health management programs: weight management, pregnancy and tobacco cessation
- \*Visits to a registered dietician/nutritionist

### What's new for 2024 APWU Consumer Driven Option

- \*Coverage now includes artificial insemination, infertility medications and IVF-related drugs
- \*Skilled nursing care has increased from 25 visits to 50 visits per calendar year
- \*Access 16,000+ gyms and studios through One Pass Select
- \*Save on hearing aids through UnitedHealthcare Hearing

### Plan highlights

In January, the Health Plan funds a Personal Care Account (PCA). Members can use for covered medical services. Members are covered at 100% until the PCA is exhausted. The Plan funds the PCA at \$1,200 for Self Only and \$2,400 for Self Plus One and Self and Family.

- \*Automatically receive a \$25 wellness incentive—added to your PCA—when you or a covered family member completes an annual physical exam.
- \*No upfront deductible, coinsurance or copay until your PCA is exhausted.
- \*Cancer Centers of Excellence paid at 90%.
- \*Dental and vision coverage is available under your Personal Care Account.

### Covered 100%

When you choose network doctor:

- \*Preventive care and screenings
- \*Maternity care
- \*Programs to help you manage back pain and tobacco cessation





KeKe Conley-Burrell Manual/Mechanization Director

Hello, all my union brothers and sisters! My name is Takaita Conley Burrell better known as Keke, your newly appointed manual and mechanization director. Most members already know me as your MWA steward on tour one. Many of you know my passion, my dedication and my demeanor.

My stance is, I will not stop fighting for you until there is a remedy or until the desired outcome has been achieved. The only thing changing will be my job title, but my commitment to serving our members will never waiver. I will represent all of you with same veracity in front of management at all times just like I have in the past.

For those of you who do not know me, I'm a very proud mother of a daughter who turned 19 this year. I earned my Bachelor of Science Degree in criminal justice in 2008. I became a career employee in 2011 & became a union steward in 2021. I became a steward because I always wanted to level the playing field for the underdog. That's why I went to college for criminal justice. I wanted to assist disadvantaged individuals in society. Believe me, I'm not comparing any postal employee to a criminal. However...

# My Stance

"...I didn't miss my calling. Because, I now understand my calling was being of service to our local membership from the very beginning."

it seems that often times management has a different perspective on your employment altogether. They have the capacity to treat the workforce and our members like criminals. We have managers along with their supervisors who will falsely level uncorroborated accusations and allegations at employees on a daily basis.

What you might not know about me is, for a while there before I became a steward, I thought I had missed my calling in the criminal justice system. Then as time went by, I, myself was given a day in court, and I still can remember just sitting there in this room thinking of the terminology that's being used to discipline someone a day in court and my mind was like wow! Then it further dawned on me after being given another two or more days in court for being falsely accused of things I did not commit.

These events caused me to realize the USPS is set up like a paid prison. They have security, they have postal police, and they have postal inspectors which are federally trained law enforcement on the premises. Most processing facilities have no windows and in many instances mandatory overtime. I finally fully understood the frustration of what other employees must be going through and I made the decision during my last disciplinary moment to put my educational background to good use by becoming a union steward. After successfully becoming steward and now as your director of manual and mechanization, I've come to the conclusion I didn't miss my calling. Because, I now understand my calling was being of service to our local membership from the very beginning. I'm quite sure many of you can relate to the exact same emotions I've felt on more than one occasion.

Please keep in mind that your actions on federal property can lead to a felony conviction and incarceration. When there is an issue with management and/or other employees, don't hesitate to contact a union steward before things can further escalate. With that being said, it is not my intent to scare anyone but to serve as a reminder the importance of having a qualified representative when the need arises. I would like to let our members know that no matter how small or how large the issue you may have or are experiencing at this very moment I will stand by you.

In closing I would like to thank Nikki Anthonasin for her dedication, years of service and mentorship in my development. I would also like to thank all of my fellow directors, officers, as well as our stewards for their continued service and unwavering support of me and this local. Finally, I would like to formally thank our union membership and President, Glenn Griggs for granting me this opportunity to represent all of you at the Milwaukee P&DC and the MWA processing annex in Oak Creek.

In solidarity, Takaita (Ke-Ke) Conley- Burrell

## **APWU Clerk Division Officer Reports**

**APWU News** 

Assistant Director Pallas-Barber began her Officer Report. She updated members on her recent National Disputes, such as: the new curriculum for the "Welcome to USPS (W2USPS)" onboarding for non-career employees, and unilateral changes to the Cybersafe training program.

Other ongoing issues that Pallas-Barber is working on is ADRP, the MOU on Filling Residual Vacancies, PSE Compliance, Small Office Complement Report, Human Resources Shared Service Center contract officer, Wounded Warrior Leave, RI-399 Committee meetings, as well as preparing for the 2024 contract negotiations.

Director Brooks began his officer report by speaking about the young members and his optimism about their futures in the union. Brooks said that times are changing and it's time to adapt to that future. He talked about a mentorship program he's been organizing for almost two years and urged delegates to return to their locals and to find and mentor young members to create relationships and prepare them for the future of the APWU, and the continued struggle to protect the craft's work. "We will do everything we can to protect jobs and the Clerk Division," said Brooks. "While there may be a situation where there's excessing, our first priority is to the Clerk Division."

Brooks then spoke about the ongoing initiative to protect current clerk work and to create new work and jobs for the craft "to keep the post office alive and viable," he said. Brooks provided a few examples of how to expand the craft, such as: providing notary services, issuing fishing licenses, property permits, and transportation passes, as well as registering the public to vote. Brooks concluded his report and switched gears to speaking about the 2023 Clerk Division Resolutions, which included subjects such as PSE opting on scheduled absences of five or more days, and rules on reassignment and excessing.



# Maui Thanks Members, National Officers For Their Support After Lahaina Wildfires

**APWU News** 

All-Craft NBA Rufina Pagaduan requested a point of personal order on the floor. She requested to allow Maui Area Local President Ofaloto Satoafaiga and Vice President Robert Robinson, to address the delegates to express her heartfelt appreciation for the prayers and donations to the members, friends, and families of those affected by the recent devastating wildfires in Lahaina on the island of Maui, HI.

A motion was requested and passed by the delegates on the floor to allow for a collection of donations.

In an astounding show of support from within our union family, a staggering \$30,000 was collected, which included a match from APWU Headquarters.

The Maui delegation asked that the officers from the National Executive Board take to the stage so that they could present gift baskets to the officers for their unwavering support in recent months.





John Miceli Treasurer

### (myfederalretirement.com)

Thrift Savings Plan (TSP) participants are highly encouraged to designate beneficiaries of their TSP accounts. Any person, a trust or a legal entity/corporation can be named as a beneficiary. More than one individual, trust or legal entity/corporation can be named as a TSP beneficiary with each beneficiary's share entered as a percentage.

An important question that needs to be considered by TSP participants when designating their TSP primary beneficiaries is what happens if the primary beneficiary predeceases the TSP participant. If the TSP participant does not name another beneficiary, then the deceased's beneficiary will then be split evenly among the other remaining beneficiaries.

### Illustrated example:

Lauren is a federal employee with a TSP account. She has made the following TSP beneficiary designations: #1) Her husband Mark: 50% Share #2) Her son Charles: 25% Share #3) Her daughter Phyllis: 25% Share

If Mark predeceases Lauren, then unless Lauren makes another primary beneficiary designation, both Charles' and Phyllis' beneficiary share percentage will automatically

# Importance Of Naming A Successor Beneficiary To TSP & IRA Accounts

"The passage of the SECURE Act changed the inherited ("death") IRA rules.."

increase to 50 percent apiece. This is because Mark's beneficiary percentage of 50 percent is divided in half. (25 percent is given to Charles and 25 percent is given to Phyllis.)

Another way to make sure a person, trust or a legal entity/corporation receives the TSP participant's account in the event that a primary beneficiary predeceases the TSP participant is to name a contingent beneficiary for each primary beneficiary. The contingent beneficiary whom the TSP participant names will receive the portion of the TSP account that was designated for a specific beneficiary who dies before the TSP participant dies.

### Consider the example above:

In addition to naming her primary TSP beneficiaries, Lauren named contingent beneficiaries as follows: (1) for her husband Mark, her sister Louise (50 percent); (2) for her son Charles, her nephew Robert (25 percent); and (3) for her daughter Phyllis, her niece Suzanne (25 percent).

### The TSP Participant Dies

What happens when the TSP participant dies and each of the designated beneficiaries receives his or her percentage share of the deceased TSP participant's account? Can the designated beneficiaries, in turn, name successor beneficiaries for their inherited TSP accounts? The answer depends on whether the named beneficiary is a spouse or a

non-spouse. With a spousal TSP beneficiary, a surviving spouse has the option of keeping his or her inherited TSP account\* in the TSP.

The spousal beneficiary is not required to withdraw the inherited TSP account within a certain period of time, as is the case with non-spousal TSP beneficiaries. Nor does the spousal beneficiary have to rollover the inherited TSP account to an IRA. The spousal TSP beneficiary can leave his or her inherited TSP account in the TSP and establish what is known as a "beneficiary" TSP account.

The spouse is then called a "beneficiary" TSP participant. As such, a beneficiary TSP participant has the same rights as a separated TSP participant with respect to withdrawal options, inter-fund transfers, being subject to the required minimum distribution (RMD) rules each year once they become age 72, and naming primary beneficiaries of their beneficiary TSP account.

\*The value of the inherited TSP account must be at least \$200

In the example above, when Lauren dies, Mark can keep his 50 percent inherited portion of Lauren's TSP account in the TSP as a beneficiary TSP account. As is explained next, Lauren's two children, Charles and Phyllis do not have the option of establishing a beneficiary TSP account.

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### What Are the Options for Nonspousal TSP Beneficiaries?

A nonspousal beneficiary of a TSP account does not have the same options of what to do with their inherited TSP account as does a spousal TSP beneficiary The rule is that a nonspousal beneficiary of a TSP account – such as a child – must withdraw his or her inherited traditional and/or inherited Roth TSP account within five years of the death of the TSP participant. At the fifth-year anniversary date, the TSP will distribute any remaining bequeathed TSP assets to the named nonspousal beneficiary.

In order to minimize the tax consequences of having to withdraw the inherited TSP assets within five years of the TSP participant's death, especially with the traditional TSP in which distributions are fully federal and state taxable, a non-spousal beneficiary has the option of requesting a direct transfer of their inherited TSP assets to an inherited ("death") IRA. A traditional TSP account could be directly transferred to an inherited ("death") traditional IRA while a Roth TSP account could be directly transferred to an inherited ("death") Roth IRA.

There are rules associated with inherited ("death") IRAs that individuals who own them should be aware of. First, the individual cannot contribute to an inherited ("death") IRA like the individual can contribute to a "contributory" IRA. Second, the individual must start withdrawing from the inherited ("death") IRA, starting the year after it is established. This is true whether it is a traditional or a Roth inherited ("death") IRA.

### The SECURE ACT

Before the passage of the SECURE Act on Dec. 19,2019, those individuals who were the owners of an inherited ("death") IRA had the option of spreading the withdrawals from their inherited IRAs over their life expectancy. For example, a 35-year-old person with a life expectancy of age 85, who established an inherited IRA would have 50 years to withdraw the account, with payments each year based on life expectancy.

The passage of the SECURE Act changed the inherited ("death") IRA rules. Effective Jan. 1, 2020, any inherited IRA owner who is not an "eligible designated beneficiary" (EDB) must withdraw the inherited IRA assets within 10 years of the date that the inherited IRA was established. An EDB includes a spouse and a sibling with 10 years of age of the qualified retirement plan (and the TSP) participant or an IRA owner. An adult child is therefore not an EDB.

This means that for any TSP participant who dies after Dec. 31, 2019, and who has named an adult child as a beneficiary, the adult child can request that the TSP directly transfer the child's inherited IRA assets to an inherited ("death") IRA. Once the TSP assets are transferred to the inherited ("death") IRA, the adult child must withdraw the TSP assets within 10 years\*\*. Of course, this means that federal and state income taxes would have to be paid on inherited TSP assets being withdrawn from the inherited ("death") IRA. In short, an adult child has an extension of up to 10 years to withdraw their inherited TSP accounts. The same rules apply for inherited Roth TSP assets transferred to an inherited ("death") Roth IRA. The difference with an inherited Roth TSP account is that no federal and state income taxes would be due on its withdrawal. The inherited ("death") Roth IRA owner can wait until the end of the 10th year to withdraw the inherited Roth TSP assets and not pay any federal or state income taxes. (\* Of the day of death of the TSP participant)

The question now becomes; Can an inherited ("death") IRA owner name a successor beneficiary? The answer is YES. However, the successor beneficiary does not get a new 10-year payout for what remains of the inherited ("death") IRA original beneficiary (who established the inherited ("death") IRA after the death of the TSP participant. The account must be emptied by the end of the 10th year after the day of death of the TSP participant.

### The following example illustrates:

On January 10, 2020, Arnold inherited \$100,000 of a traditional TSP account from his father Charles, who was a federal annuitant with a TSP account at the time of his death. Arnold requested that the TSP directly transfer Arnold's \$100,000 inherited TSP assets to an inherited ("death") traditional IRA that he established at a brokerage. Arnold named his brother and sister as 50 percent successor beneficiaries of his inherited ("death") IRA. Arnold was well aware that he had until January 10, 2030 – the 10-year anniversary of his father Charles's death – to withdraw his \$100,000 inherited TSP

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Naming A Successor Beneficiary... (continued from page 9)

assets that are in an inherited/death IRA. Arnold was tragically killed in an automobile accident in April 2021. Arnold's brother and sister must withdraw what remains of the inherited ("death") IRA no later than January 10, 2030.

Transitioning inherited TSP assets from one nonspousal beneficiary to another beneficiary has never been an easy task. Prior to the passage of the SECURE Act (pre-2020), a nonspousal TSP beneficiary could have elected to directly transfer inherited TSP assets to an inherited ("death") IRA and elected to withdraw the inherited TSP assets over their life expectancy.

The passage of the SECURE Act expedited the 10-year payment window. This will accelerate the tax schedule of an inherited "death") traditional IRA. That is, funds with traditional TSP assets. But the 10-year withdrawal deadline is flexible in the sense that the inherited ("death") IRA owner can withdraw any amount annually over the 10-year period. There are no annual required minimum distributions during the 10 period. Therefore, proper tax planning is imperative. In the case of the inherited ("death") Roth IRA, the owner does not have to withdraw the assets until the end of the 10th year. Since there are not taxes due, delaying the inherited Roth IRA withdrawal as long as possible will allow for the maximum tax-free compounded growth of the account.

# **APWU Young Members Begin Inaugural Conference**

**APWU** News

Sept. 29, 2023 marked the beginning of the inaugural APWU Young Members Conference. It was the first conference organized and directed by the Young Members Committee (YMC), which APWU members established in 2016. Secretary-Treasurer Liz Powell gave greetings, welcoming the Young Members Committee, conference participants, officer liaisons Omar Gonzalez, Anna Smith, and President Dimondstein. "We have 35,000 members that are under 35 years of age," she began. "You all are the future of the APWU."

Western Region Coordinator Omar Gonzalez and Organization Director Anna Smith gave greetings and well wishes before the podium was opened to the YMC. Attendees received a refresher on the mission of the YMC. The Young Members Conference is a valuable opportunity for young members to connect with each other, learn from experienced leaders, and make a positive impact on their union. The presentation included how Young Members can help in the fight for voting rights and working-class politics by supporting and donating to the Committee on Political Action (COPA), leading by example by voting, and joining the Release Staff Program, where APWU National pays postal workers who take leave from the Postal Service to canvas and engage local communities during elections.

President Dimondstein addressed the delegates on the past, present and promising future of the APWU. He thanked the YMC for helping move the union's agenda forward. He highlighted union victories such as the COLAs, pay raises, step increases, preserving 6-day delivery, passage of the Postal Service Reform Act of 2022, as well as the new challenges ahead. "You are the members that give us the power at the negotiation table," said President Dimondstein. "Without you and people like you all over the country, there would not be an American Postal Workers Union." The afternoon session brought a panel of young workers together who discussed the challenges they faced while trying to organize in the workplace, and how confidence is the key to APWU's future.

The American Postal Worker sat down and spoke with a few young APWU leaders about why they decided to get involved in their local. Many shared the same sentiment – they saw things on the workroom floor they did not like and decided to take action. "As a PSE, I worked 12-hour days, all the time," recalled Lisa Dunbar, 29, acting president of the North Platte Local and state representative for the Nebraska Postal Workers Union. "I also saw what the workplace was like... We have safety issues."

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Ashley Cargill, 34, who serves as Oklahoma Postal Workers Union President and clerk trustee and steward for the Oklahoma City Area Local, agreed. "Things were not getting resolved and I didn't like it," she said. "When you start, you don't even know what the violations are."

### Importance of Union

Chris Johnson, 32, Maintenance Craft Director of the Indianapolis Area Local, noted that in his office, "Everyone else serving as stewards and directors were on their way to retirement, so I stepped up to learn the ropes...I did it because I had to protect the workers." Johnson's great-grandfather was a letter carrier and his father a mail handler. He used to be a member of the International Brotherhood of Electrical Workers before joining the APWU five years ago. He noted a lot of them other young members he speaks with "do not fully grasp or understand what the union does and how it works. Even though I explain it to them, they just think it's always going to be there."

Denisha Dean, 28, is president of the Long Beach Area Local (CA). She said she saw the importance of being in a union at a young age when her mother was injured working at the post office. "Management lied to her, but the union helped her get back," Dean recalled.

"Without the members, there is no union," Cargill said. She noted that sometimes workers do not report an issue because they do not want to "cause a wave in their office." However, if the worker does not report it, and the union does not enforce workplace standards and the contract, the protections will disappear. "It is important for us to be involved." Johnson stressed the importance of educating yourself, "If you don't like what's going on, you have to fix it," he said. "You can't sit on the sidelines and hope someone else does it for you."



Dean noted that belonging to a union comes with opportunities for growth. "Health care, solidarity, education – I wouldn't have any of that without the union," she said, adding that she is an active member of Post Office Women for Equal Rights (POWER) and Coalition of Labor Union Women (CLUW). "The union has all these sub-branches to help you not only become a good worker and know your rights, but to become a better person, too." "If not for the union, we don't have a future," Dunbar said. "It's our job to continue the legacy that's left before us."

### The Past, Present, and Future of APWU Depends on Young Members

On day two of the Young Members Conference, delegates got down to business. They discussed the struggles of the past, APWU victories, and solutions going forward for the future of the union. Delegates looked at the background and success of the U.S. Mail Not for Sale campaign, and the role of young members in preserving the public postal service. The role of young members continued into the next exercise, as they broke out into round tables to debate ways to strengthen the APWU. After an hour of deliberation, young members at each table relayed their answers to the collective body.

### How the APWU could be more appealing to young and seasoned members:

Suggestions included dispatching local union representatives to visit job sites in rural areas, or enticing a member with an event that is mutually beneficial, such as a lunch and learn. "You've got to give them something." - Amirah Wright (Raleigh Cosmopolitan Local). What would interest you in becoming a shop steward or participating in your union: "I decided to become a shop steward to stand with my brothers and sisters and support our workforce to continue to make a difference for all postal employees nationwide." - Dara Juarez (California Area Local)

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Larry Brown jr Vice President

I really didn't know what I wanted to write an article about this month. We, as in all of the officers of the local, just came back from the APWU All Craft Conference, so I wanted to speak on some of the things I heard while we were out there. After returning, I had some issues arise that I wanted to address. I just want to be my candid self and speak to you about how I'm feeling about certain aspects of my job. So much I wanted to address in this article without even knowing where to start. That is why it is being written last minute.

(I mean, John Miceli-Editor, will tell you that I normally write my articles last minute, but this is more like last second! My apologies John for making your job harder!)

When my supervisor gave a service talk yesterday, I know a couple of you heard me joking with him because he had a big list of notes on his clipboard. It looked like he was just about to start reading off the paper. What I said to him jokingly was, speak from the heart, you'll deliver it better than some rehearsed speech.

So, this is where I take my own advice. Enough of thinking about what I want to say, I'm just about to start talking.

# I'm Just Talking

"When I speak to you guys, I'm speaking to you from the position of a person that has worked in this building for 25 years."

When I speak to you guys, I'm speaking to you not because I feel like I'm better than you; not because I'm Vice President of this local, like that is supposed to mean something to anyone. I'm speaking to you as someone that started here as a child and had to grow up here. Growing pains that we can have a real conversation about if you really want to talk about it!?

I'll be celebrating 25 years of Postal Service employment this month. I was just turning 20 years old when I walked through these doors. I was a baby. 20 years old is a baby, but you couldn't tell me I didn't know everything. I had a guy talk to me about the TSP when I started back in '98. He said Larry, "Just put your 5% in starting right now and by the time you are ready to retire you'll be a millionaire." What did I do, you guessed it, I put in 1 percent. I made \$13.61 an hour back then, 5% of my pay was \$54.44.

Keep in mind that I was working 12 hours a day 7 days a week when I started, but in my 20 year old head I needed that 50 bucks a check. In my mind I couldn't afford to be putting 108 dollars a month into an account I can't have until I retire. Now that I'm closing in on retirement age, I wish I was just as close to closing in on that one million dollars in my thrift. That older gentleman was trying to teach me something as a child that I didn't want to hear because I had my own understanding of where I wanted

my money to go. I didn't understand where he was coming as a man that was probably in my same shoes when he started.

When I speak to you guys, I'm speaking to you from the position of a person that has worked in this building for 25 years. When I first became a steward, that is all I wanted to be was a steward. I never thought that I would move up in my position. I didn't want to. I only wanted to be a steward. My job was to save anybody that was up for discipline. Nobody gets fired on my watch. I thought that was the definition of being a good steward.

That's where being called Johnnie Cochran and a jailhouse lawyer came from. If I can't get guilty people off I'm not a good steward, and I wanted to be the best! A majority of the time when management disciplines someone, they are guilty of what it is management is disciplining them for. The question is did they follow the proper policies and procedures in order to issue that discipline? If they didn't then, they must rescind!

Why am I bringing this up? I have been a steward for roughly 11 years now and I am at a turning point in my thought process on this position. I no longer feel like getting people off is the only way to be a good steward. I'm not saying that I will not offer anyone the best available representation for whatever case I get, but that was the end all be all for me.

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Again, I was a baby coming into this position 11 years ago. A child is supposed to speak as a child. No matter what you do in life, you are a baby upon commencement of whatever the task, until you learn and grow. Learning and growing in my position, I have come to the realization that my job is to make sure that someone else has the opportunity to do exactly what I am still attempting to do; HAVE A JOB that supports their family for 25 years, and hopefully retire from it.

"That's not my job," is a phrase that is being heard more frequently these days, and quite frankly I don't understand why. Before I became a steward, I was excessed from the clerk craft. Most of you know my story. The whole process was horrendous. Get an impact letter, get a retraction letter. Get a list of jobs, get another list of jobs when you finally came to grips that you'd be starting over someplace else. I was going to Pittsburg, to Madison, to ending up just being a carrier in Milwaukee. That is what, "That's not my job" is going to get some of you. We used to have to push mail back because we couldn't run it all in. Now we are running mail 2, sometimes 3 days in advance and still dispatching early.

Downtime does not look good. We just had our start times changed again, back 1 hour for all of the automation departments. Management's reason for the change, too much downtime at the beginning of the shifts. On tour 1, downtime is at the end of the shift but no one wants to run third class mail.

This Union argued for regulars to have 8 hour guarantees. Whenever you come to work you are guaranteed to get 8 hours of work as a regular employee. So why is there the perception that once you finish your DPS, your job should be done for the day. What if no one had an 8 hour guarantee and the moment you finished your DPS management told you to punch out and go home, we'd all be fighting to stay here saying how much we need our hours, but now the hours are guaranteed and we don't want to work.

I know I'll get pushback on that last sentence. People saying I wouldn't be fighting for hours. There is always an exception to the rule, and maybe, someone out there willing to provide pushback is that exception, but what do I know? I have been dealing with this issue every day for years, people want their hours. Regulars want overtime and PSEs want to be able to work enough hours to have a decent check. PSEs in our installation used to only work 24 hours a week. They said that wasn't enough. Eventually they were working 6 days a week, didn't want to do that either, but when they started giving them two off days, even at 40 hours, they missed the overtime money they were getting. Now they are bumping them down lower and lower, 36 hours a week, 32 hours a week, but people are still walking around like they have no desire to stay gainfully employed.

I just read an article showing how Amazon started testing humanoid robots as retailers pour millions into automation. The robots called "Digits", look like humans with arms and legs and hand like manipulators that walk around the plant and move packages just like the humans do. Lets bring it home...not as advanced as the "Digits" robots but we have even seen the HOPS machine that rides to the gaylords and plops the packages in. That's a robot coming for your job. Outgoing clerks at the Annex, need I say USS?

A couple of years ago, I wrote an article based off a Netflix documentary that I watched called, American Factory. The last line in that movie was, "Up to 375 million people globally will need to find entirely new kinds of jobs by 2030 because of Automation. How workers, governments and businesses tackle these seismic shifts will define the future of work."

How we move going forward will define our Post office, our jobs and our futures, for the organization and for the APWU. We have a 10 year plan in place that we are not in control of, and that 10 year plan put in place by our Postmaster Dejoy, is not favorable to the APWU, or our clerks. When we say all work is clerk work, we mean that. Management is attempting to revert almost every job that people bid out of in this installation, due to mail volume declines. We are doing all we can to avoid the potential of another excessing but the writing is on the wall. I will never use scare tactics in order to receive cooperation from people, but I also never want to be the one to say I told you so. So where is the common ground?

I'm Just Talking... (continued from page 13)

I gave a service talk on the west end a couple of months back. A lot of you didn't like what I had to say, as far as you'll be the main ones crying to me when management puts you in for a notice of removal, and I don't want to hear it because ultimately I'm the one that has to deal with your disciplines not you. I have a million things to do, and the last thing that I want to use my time for is disciplines. Especially, disciplines that could easily be avoided. That's the difference from the guy a couple of paragraphs up that believed getting people off was the ultimate goal of being a good steward. I grew up. That service talk was about making your 4 basic punches. BT, OL, IL, ET. Months later people are still refusing to punch. Why? Just because they don't want to. People are not coming to work. Why? Because they don't want to. Please be happy that your supervisor, hasn't wanted to, write you up for failure to follow instructions.

I have argued and argued and argued with members that said they hated the Union because all we did was take up for the people that didn't want their jobs. As I continuously state, we do so much more than that, but for the next 11 years of my stewardship, I would like to show, and not just say, that we do so much more than that. I'm focused on keeping work, keeping jobs, getting work and getting more jobs. That is my primary focus going forward. Why? Because I don't want to see a single person excessed out of this installation. My cousin lost her job because she was unable to pass the driver's test, when we were excessed to the carrier craft, because she didn't have a license. There is no hardship that you can file for being excessed. You either go or your gone!

This isn't a fight for me, it's a fight for everyone, as the Union is supposed to be for everyone. So help me help everyone by doing your job, coming to work staying as gainfully employed as possible. Making your 4 basic punches and swiping into the operation that you are actually working in. That last one is so important, we've talked about that one too! Afford me the opportunity to pay attention to something other than discipline. When I say me, I mean all of your stewards and officers.

Thank you for taking the time out of your day to actually read my article.

# **APWU Young Members Begin Inaugural Conference**

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**APWU** News

### How can you help non-members and members understand the work APWU does:

Become a mentor, give grace to non-members. "You can see how strong the APWU can be when we physically come together." – Allison Foster (Bend Iowa Area Local) Voting Rights, Working-Class Politics, and the Importance of Fighting for Justice.

Later that afternoon, Legislative and Political Director Judy Beard and her staff gave a presentation on voting rights, working-class politics, and the importance of fighting for justice. This included a brief history of young workers who have fought for justice, such as Martin Luther King Jr., who organized for social issues at the age of 25, and Elizabeth Cady Stanton, who in 1840, joined the abolitionist movement and the fight for women's suffrage by the age of 25.

### Party with a Purpose

Young members participated in a social gathering themed "Party with a Purpose" where they texted more than 42,000 fellow members using the peer-to-peer platform Hustle, to urge postal workers to register to vote and check their registration if already registered.



# APWU Legislative & Political Conference Makes Plans For Building Grassroots Strength

**APWU News** 

The Legislative and Political Conference took place on Sunday, October 1. It was a day full of educational workshops, regional breakouts, and culminated with a general session and panel. Delegates attended workshops on a variety of subjects, including: legislative advocacy and lobbying, understanding Postal Service operations, the Postal Regulatory Commission and Board of Governors, the building blocks of COPA, reshaping democracy at the state and local level, the history of the labor movement and strategic communication for action. These workshops were all designed to provide attendees with the knowledge and resources to enact positive change at the grassroots level. In the afternoon, delegates split up into regional breakouts to meet with their regional coordinators on legislative issues affecting their region and an analysis to identify key races in their regions in the upcoming 2024 elections.

The general session kicked off with remarks by President Mark Dimondstein and Legislative and Political Director Judy Beard thanking the membership for all their successes in the area of legislation. Guest speaker, author and Executive Director of the Labor Institute, Les Leopold, addressed the conference on what the UAW strike tells us about the economy and the APWU's fight. "You have a union, you have a strong union, you have a visionary union," said Leopold. He ended his address by urging APWU members to use our collective strength to help end corporate greed. President Dimondstein welcomed delegates, highlighted union victories, and stressed the importance of fighting for legislation that supports labor issues and our allies, declaring that "movements move Congress, not the other way around."



#### **Building Grassroots Strength**

To wrap up the conference, a panel comprised of representatives from a number of community and national organizations addressed the delegates on the topic of "Building Grassroots Strength." Panelists spoke on organizing and how to engage members in voter mobilization, and ended with a local call to action for members from each panelist.

- Paul Catha made the case that workers must run political campaigns, work on elections, vote pro-labor, and hold elected officials accountable.
- Barbara Smith Warner urged members to see how to vote at home and set up a plan to engage members. Sondra Cosgrove reminded us to focus on the specific issues, not the party line. "The political parties have got to be servants of the people, not the other way around," Cosgrove said.
- Prof. Augustus Wood signaled the importance of evaluating the relationship between your local and your community and keep engaged. "If there is an issue at the heart of your community, are you as a union engaged? .... The union should be the solid place to rectify the problem," he said.
- Quentin-Michael Savwoir spoke about finding a local organization that is issue-based and become an ally, saying "Speak out against misinformation and say nice things about our democracy."

The conference was a true call to action and APWU members are ready to be engaged in the 2024 political fight. Director Beard ended with the slogan that was echoed throughout the conference: